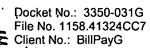
AF/360.5



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In & Application of Maght et al.

Art Unit: 3625

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Serial Number 09/542,109

Examiner: Y. Garg

Filed: March 31, 2000

For: BILL PAYMENT SYSTEM AND METHOD UTILIZING BANK ROUTING

NUMBERS

TRANSMITTAL

Honorable Assistant Commissioner For Patents Washington, D.C. 20231

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Sir:

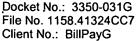
Transmitted herewith is a Notice of Appeal in the above-identified application.

[] No additional fee is required.

[X] Also attached: Request for Reconsideration; Petition for Extension of Time; copy of Decision on Petition Under 37 CFR §1.181(a)(3); and Change of Correspondence Address.

The fee has been calculated as shown below:

	NO. OF CLAIMS	HIGHEST PREVIOUSLY PAID FOR	EXTRA CLAIMS	RATE	FEE
Total Claims			0	x \$18 =	\$0
Independent Claims			0	x \$84 =	\$0
		Notice of Appeal			\$320.00
Petition for Extension of Time for one (1) month			\$110.00		
		TOTAL FEE DUE			\$430.00



- [X] A Credit Card Payment Form in the amount of \$430.00 is attached
- [X] Commissioner is hereby authorized to charge any additional fees associated with this communication or credit any overpayment, to Deposit Account No. 01-2135, including any filing fees under 37 CFR 1.16 for presentation of extra claims and any patent application processing fees under 37 CFR 1.17.

Respectfully Submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP

Alfred A. Stadnicki Registration No. 30,226

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Date: June 30, 2003